

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Christian James Pilosi  
Debtor(s)

Case No. 20-01903-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Oct 12, 2020

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 15, 2020:**

Recip ID	Recipient Name and Address
db	Christian James Pilosi, 204 Smith St, Old Forge, PA 18518-2141
5337862	Corp Service Company, PO Box 2576, Springfield, IL 62708-2576
5337866	ForwardLine Financial LLC, 21700 Oxnard St Ste 1400, Woodland Hills, CA 91367-3636
5337868	Law Offices of Frederic I Weinberg, 375 E Elm St Ste 210, Conshohocken, PA 19428-1973
5337855	Law Offices of Jason P Provinzano LLC, 16 W Northampton St, Wilkes Barre, PA 18701-1708
5337869	LoanBuilder /PayPal Inc, 3505 Silverside Rd, Wilmington, DE 19810-4905
5337870	Main Street Acquisition Corp, PO Box 9201, Old Bethpage, NY 11804-9001
5337871	Marlin Business Bank, 2795 E Cottonwood Pkwy Ste 120, Salt Lake City, UT 84121-7092
5337873	PA Dept of Revenue, Bureau of Compliance, PO Box 280948, Harrisburg, PA 17128-0948
5337874	Payment Capital, 19528 Ventura Blvd Ste 170, Tarzana, CA 91356-2917
5337875	Pennymac Loan Services, PO Box 514387, Los Angeles, CA 90051-4387
5337876	+ Pennymac Loan Services, LLC, Attn: Correspondence, Unit PO Box 514387, Los Angeles, CA 90051-4387
5337854	Pilosi Christian James, 204 Smith St, Old Forge, PA 18518-2141
5337878	Pnc Bank, PO Box 3180, Pittsburgh, PA 15230-3180
5337877	Pnc Bank, Attn: Bankruptcy Department, PO Box 94982, Cleveland, OH 44101-4982
5337879	Swift Financial LLC, 3505 Silverside Rd, Wilmington, DE 19810-4905
5337887	Wellen Capital, LLC, 600 W Jackson Blvd Ste 750, Chicago, IL 60661-5683

TOTAL: 17

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Oct 12 2020 22:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5337856	EDI: CAPITALONE.COM	Oct 12 2020 22:43:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
5337857	EDI: CAPITALONE.COM	Oct 12 2020 22:43:00	Capital One Bank USA N, PO Box 30281, Salt Lake City, UT 84130-0281
5337859	EDI: CITICORP.COM	Oct 12 2020 22:43:00	Citibank, Citicorp Credit Svcs/Centralized Bk dept, PO Box 790034, Saint Louis, MO 63179-0034
5337860	EDI: CITICORP.COM	Oct 12 2020 22:43:00	Citibank/the Home Depot, Citicorp Credit Svcs/Centralized Bk dept, PO Box 790034, Saint Louis, MO 63179-0034
5337861	EDI: CITICORP.COM	Oct 12 2020 22:43:00	Citicards Cbna, PO Box 6217, Sioux Falls, SD 57117-6217
5337863	EDI: DISCOVER.COM	Oct 12 2020 22:43:00	Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316
5337864	EDI: DISCOVER.COM	Oct 12 2020 22:43:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
5337865	Email/Text: kboyer@apexmtg.com	Oct 12 2020 18:39:00	Firstlease, 1 Walnut Grove Dr Ste 300, Horsham, PA 19044-2201
5337867	EDI: JPMORGANCHASE	Oct 12 2020 22:43:00	Jpmcb Card, PO Box 15369, Wilmington, DE

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			19850-5369
5337858	EDI: JPMORGANCHASE	Oct 12 2020 22:43:00	Chase Card Services, Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850-5298
5357510	EDI: BL-CREDIGY.COM	Oct 12 2020 22:43:00	Main Street Acquisition Corp., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5337872	Email/Text: bankruptcy@ondeck.com	Oct 12 2020 18:39:00	On Deck Capital, Inc., 901 N Stuart St Ste 700, Arlington, VA 22203-4129
5350344	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 12 2020 18:39:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
5337881	EDI: RMSC.COM	Oct 12 2020 22:48:00	Syncb/PPC, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5337880	EDI: RMSC.COM	Oct 12 2020 22:48:00	Syncb/ppc, PO Box 965005, Orlando, FL 32896-5005
5337882	EDI: RMSC.COM	Oct 12 2020 22:48:00	Syncb/ppmc, PO Box 965005, Orlando, FL 32896-5005
5338270	+ EDI: RMSC.COM	Oct 12 2020 22:48:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5337883	EDI: RMSC.COM	Oct 12 2020 22:48:00	Synchrony Bank/Gap, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
5337884	EDI: CITICORP.COM	Oct 12 2020 22:43:00	Thd/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
5337885	EDI: BLUESTEM	Oct 12 2020 22:43:00	WebBank, 215 S State St Ste 1000, Salt Lake City, UT 84111-2336
5337886	Email/Text: bkdept@cancapital.com	Oct 12 2020 18:39:00	WebBank c/o CAN Capital, Inc, 2015 Vaughn Rd NW Ste 500, Kennesaw, GA 30144-7831
TOTAL: 22			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	Main Street Acquisition Corp., c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 15, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 12, 2020 at the address(es) listed below:**

<b>Name</b>	<b>Email Address</b>
James Warmbrodt	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
Jason Paul Provinzano	on behalf of Debtor 1 Christian James Pilosi MyLawyer@JPPLaw.com G17727@notify.cincompass.com
John J Martin (Trustee)	pa36@ecfbis.com trustee martin@martin-law.net
United States Trustee	ustpre region03.ha.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1 Christian James Pilosi  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **5:20-bk-01903-RNO**

Social Security number or ITIN xxx-xx-2014  
EIN --\_-----

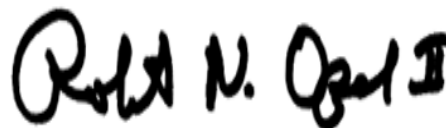
Social Security number or ITIN -----  
EIN --\_-----

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Christian James Pilosi  
aka Christian J. Pilosi, aka Christian Pilosi, dba  
Eden-A Vegan Cafe

10/12/20**By the  
court:**

Honorable Robert N. Opel, II  
United States Bankruptcy Judge  
By: AutoDocketer, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**